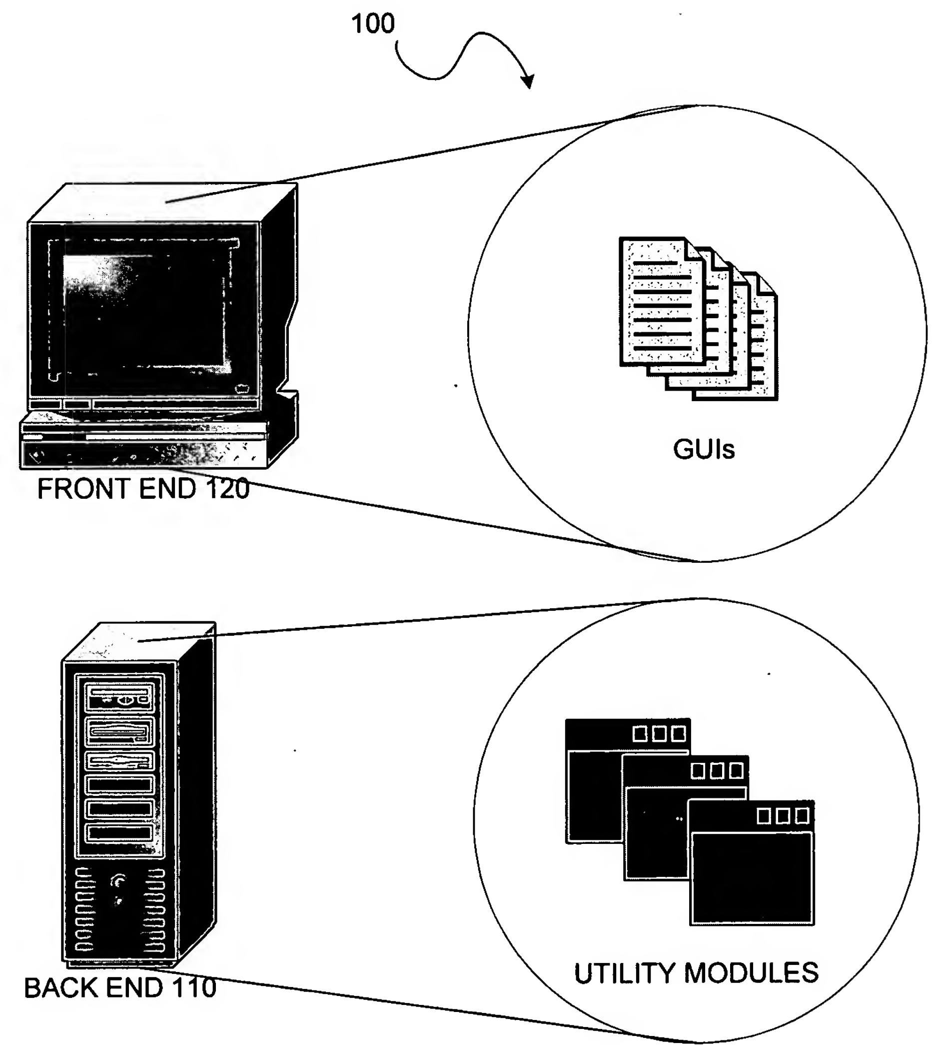

FIGURE 1

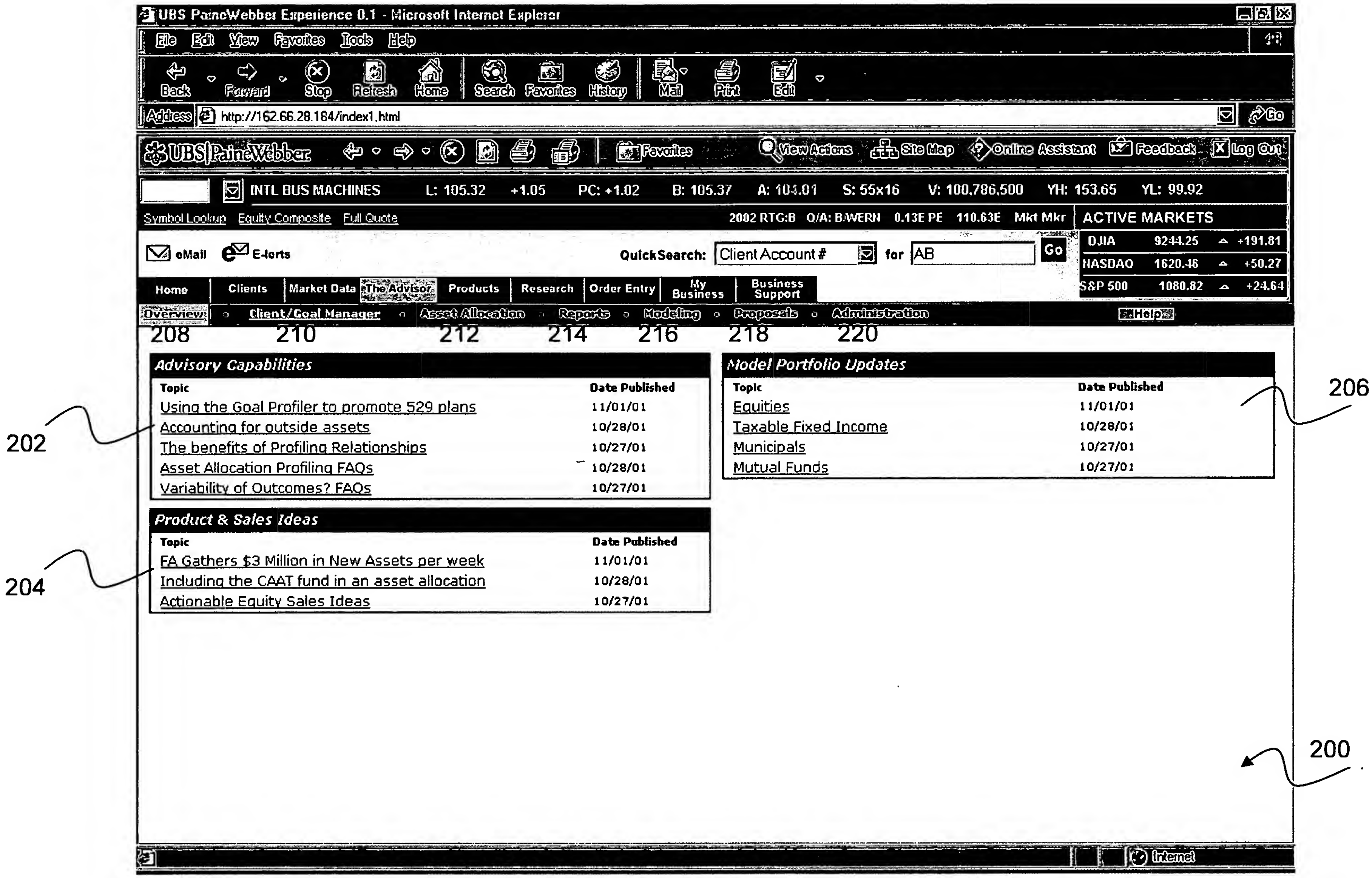

FIGURE 2

30442987v1

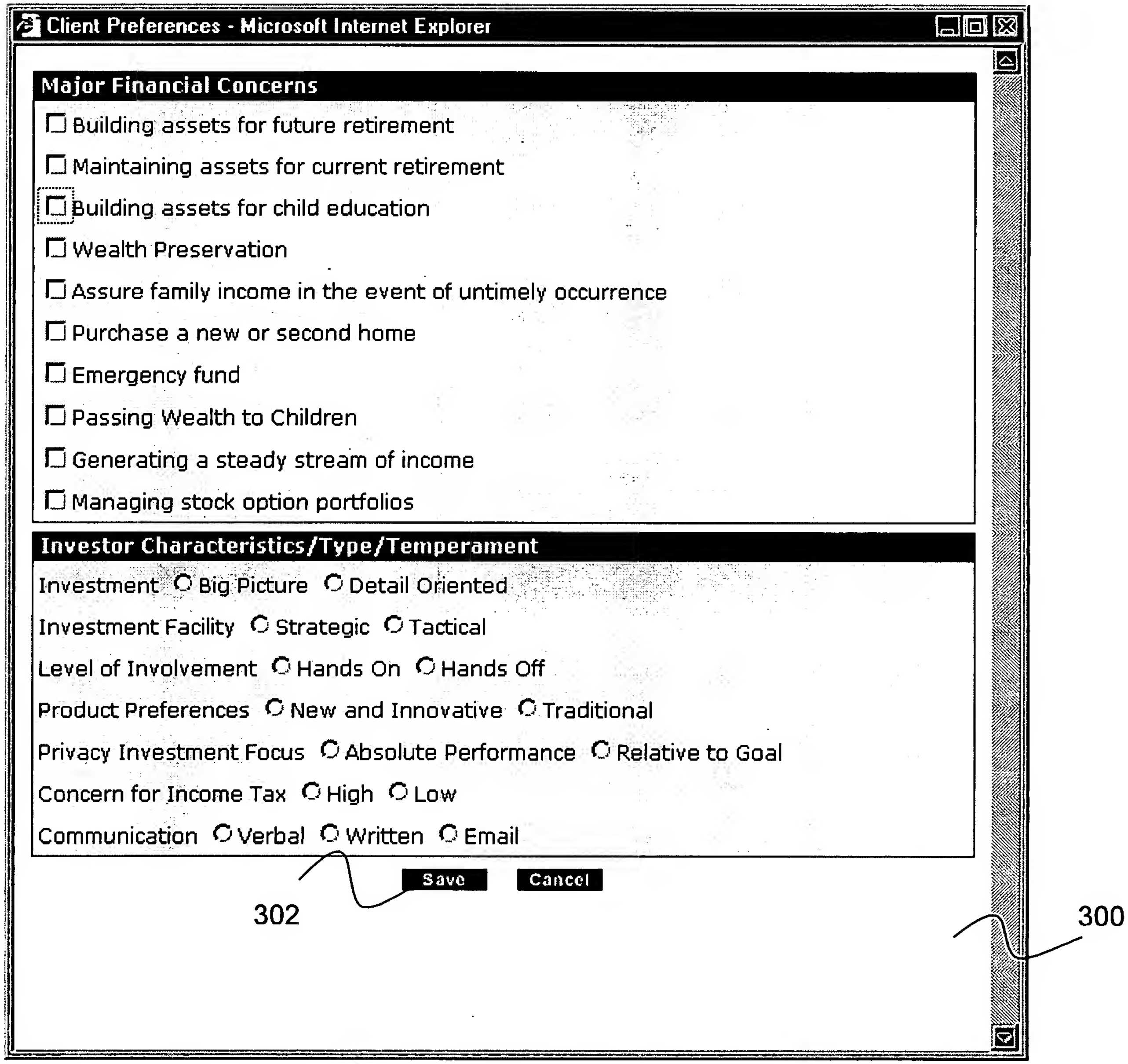

FIGURE 3

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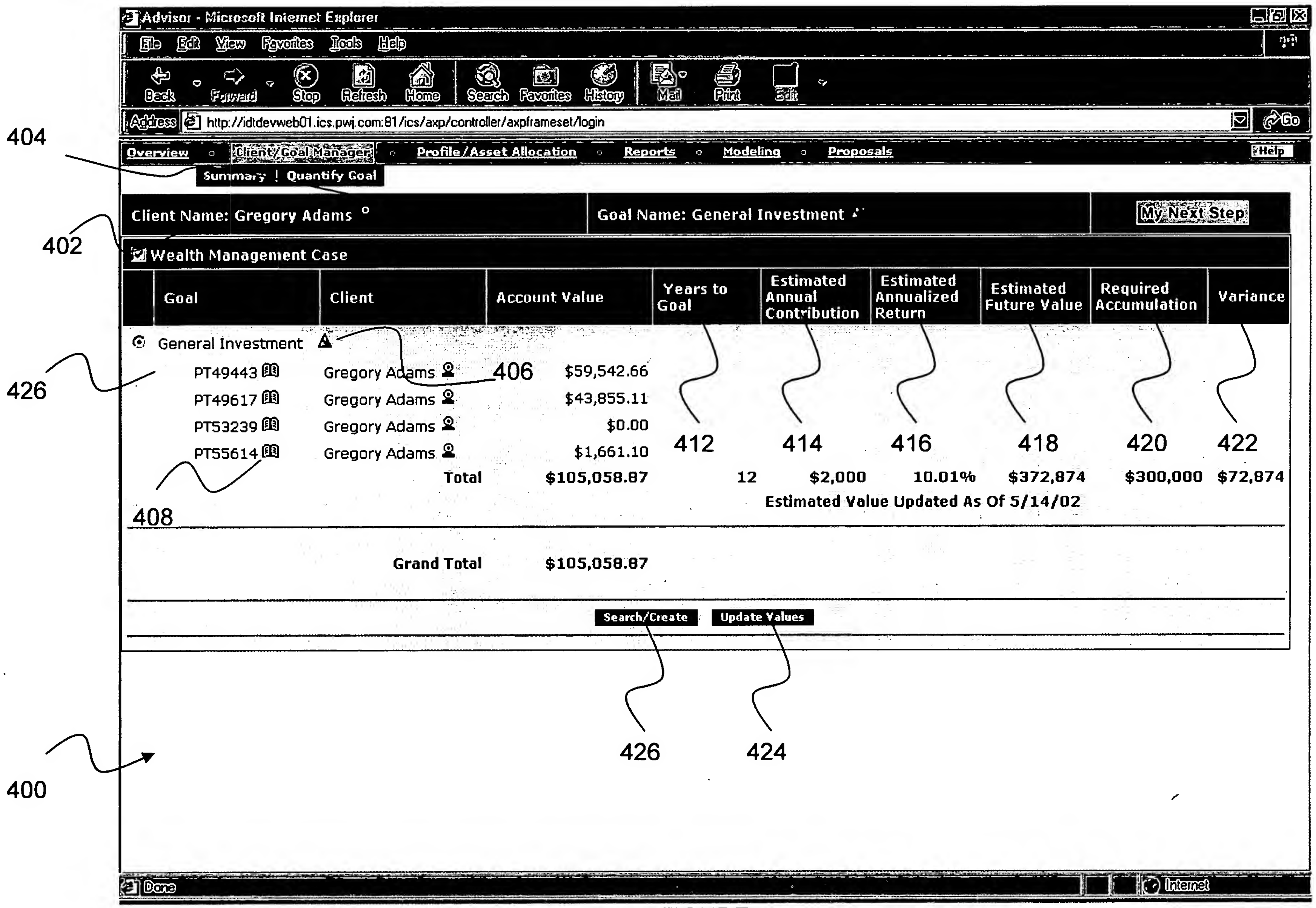

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30442987v1

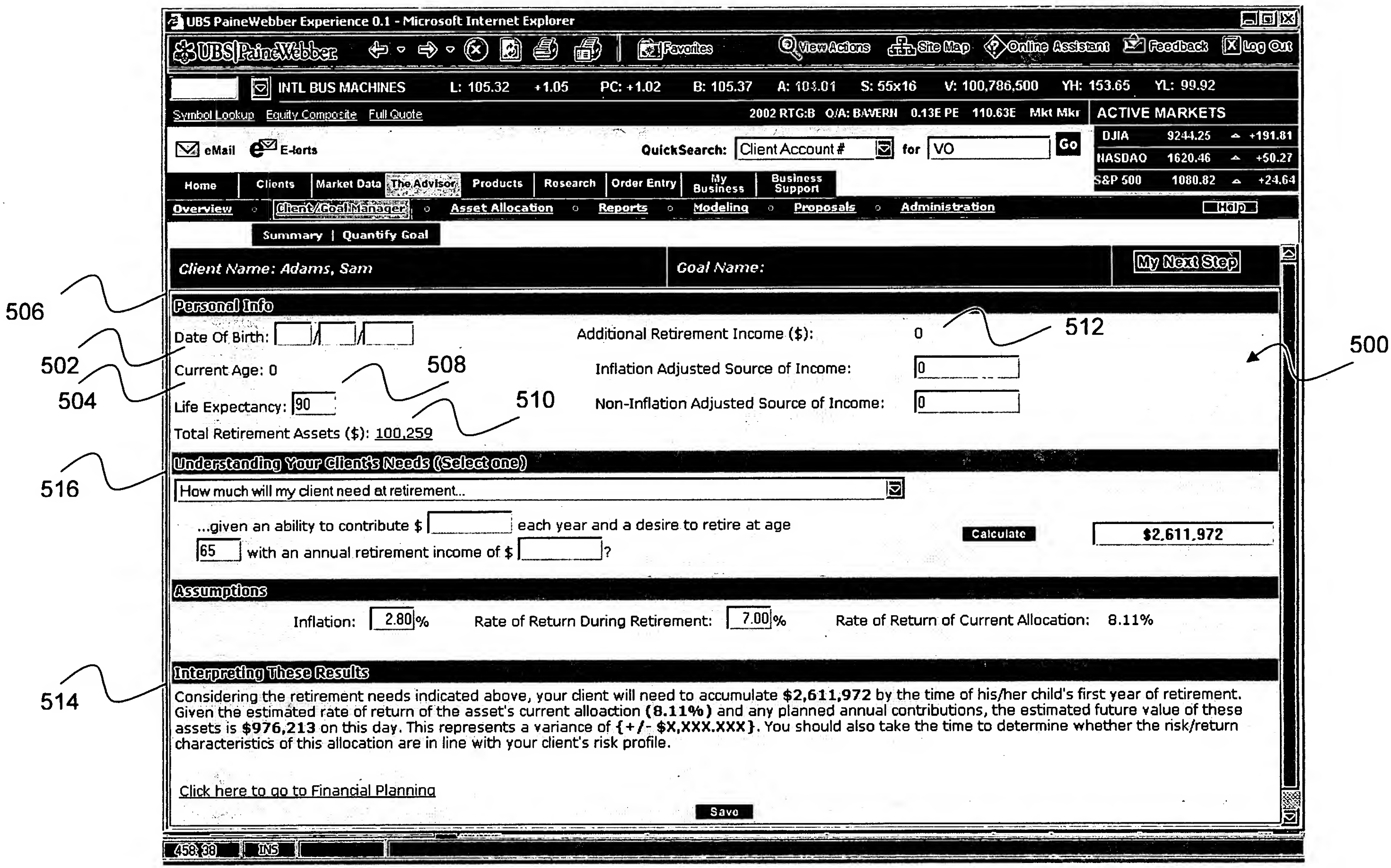


FIGURE 5

30442987v1

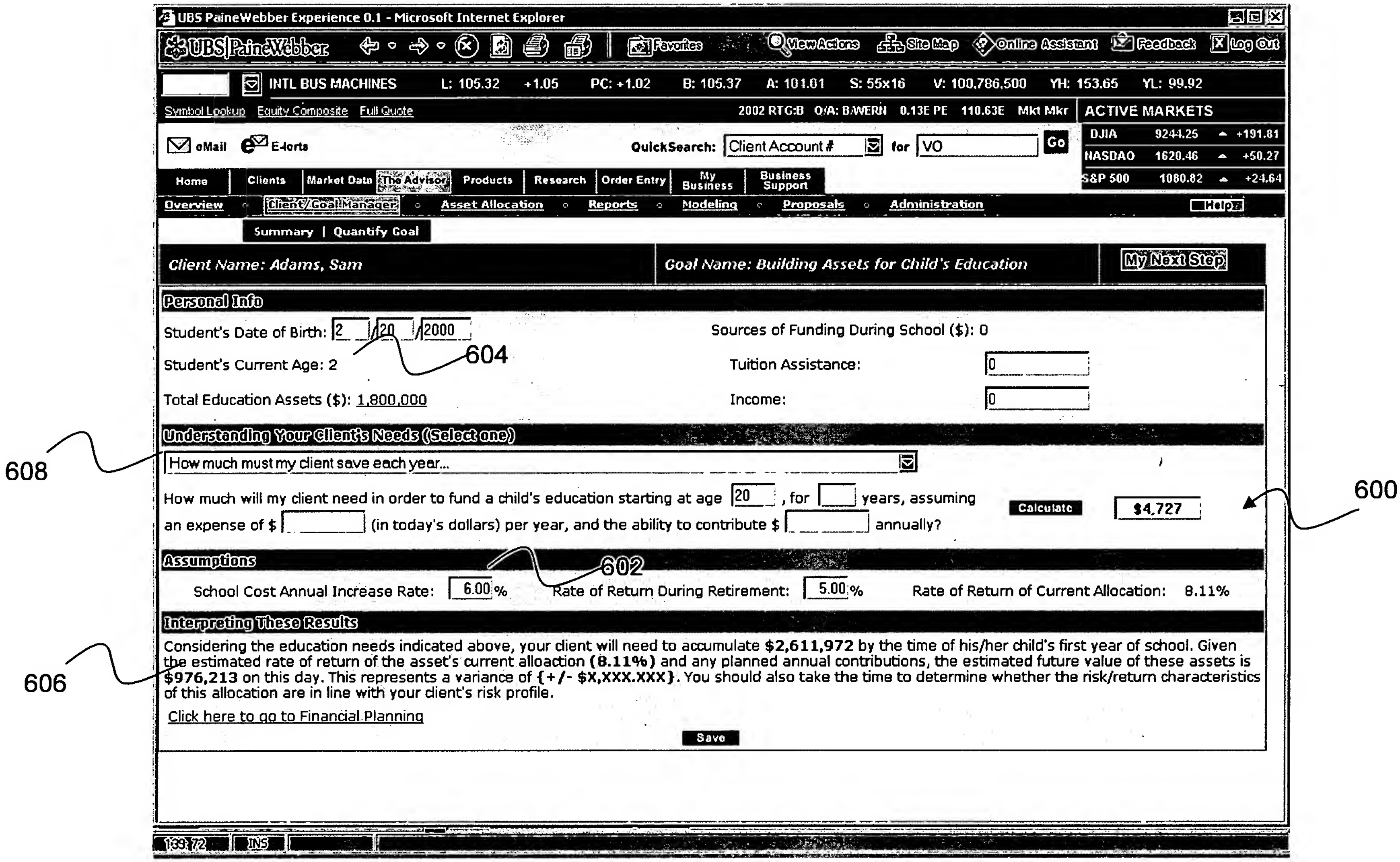


FIGURE 6

30442987v1

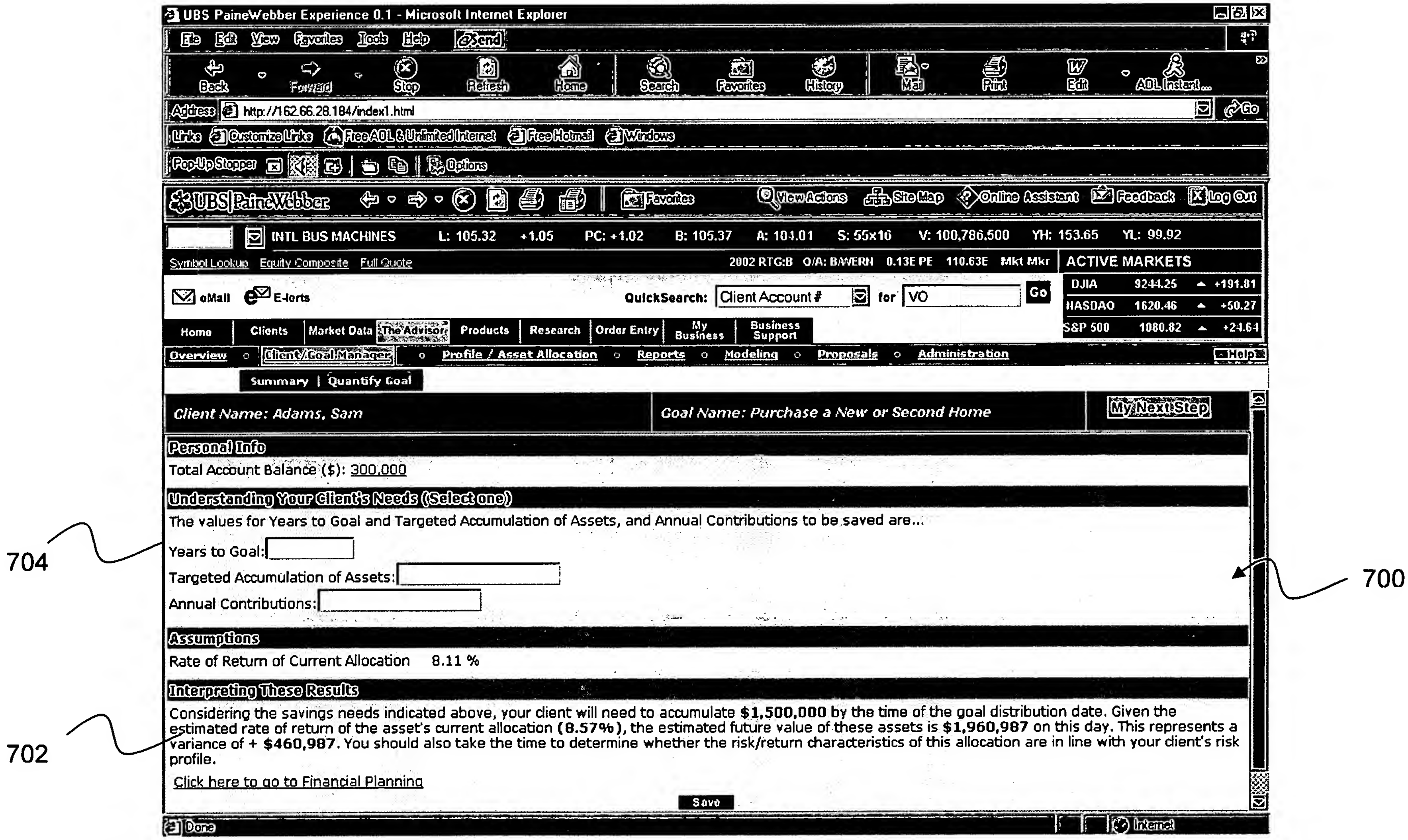


FIGURE 7

30442987v1

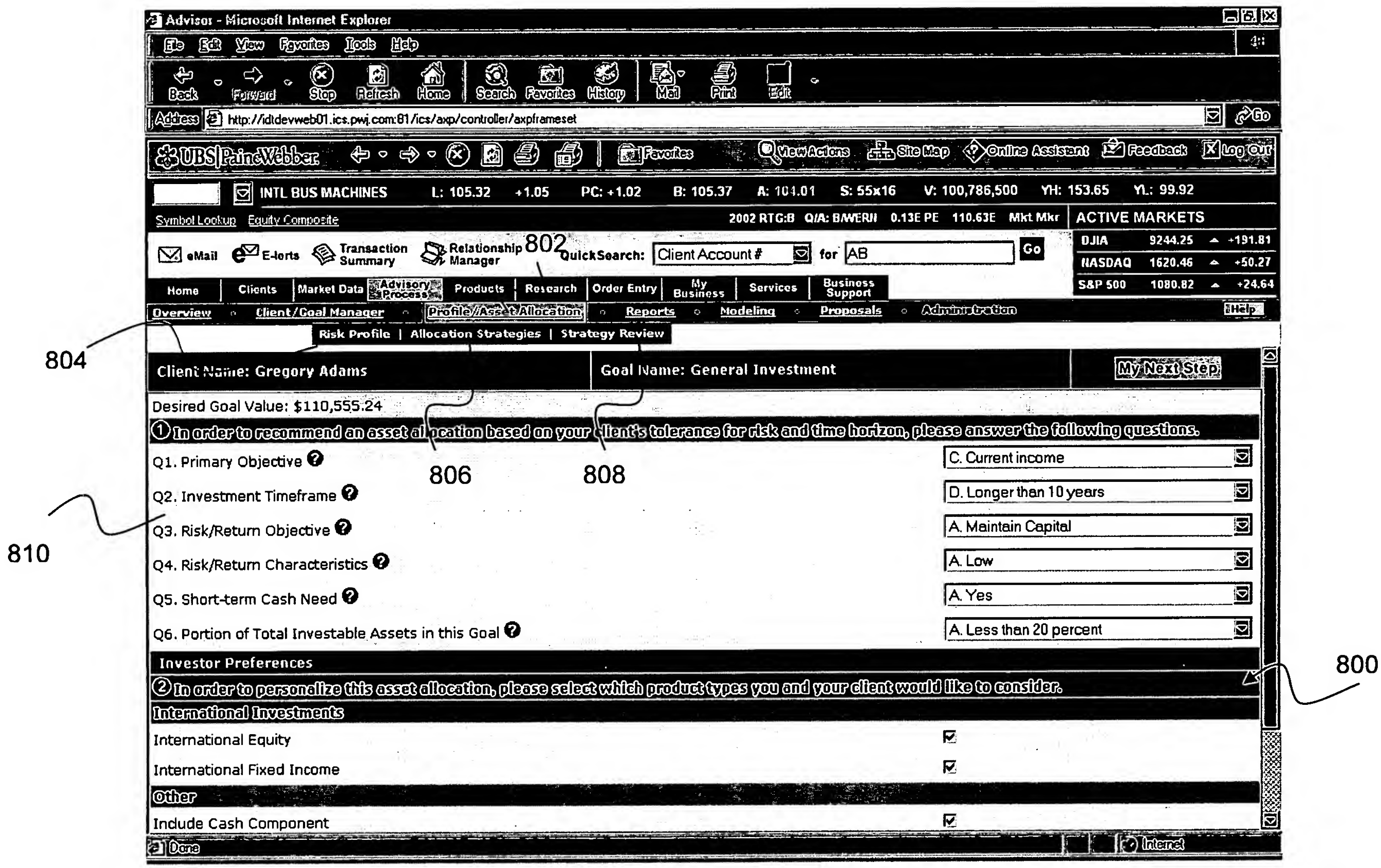


FIGURE 8

30442987v1

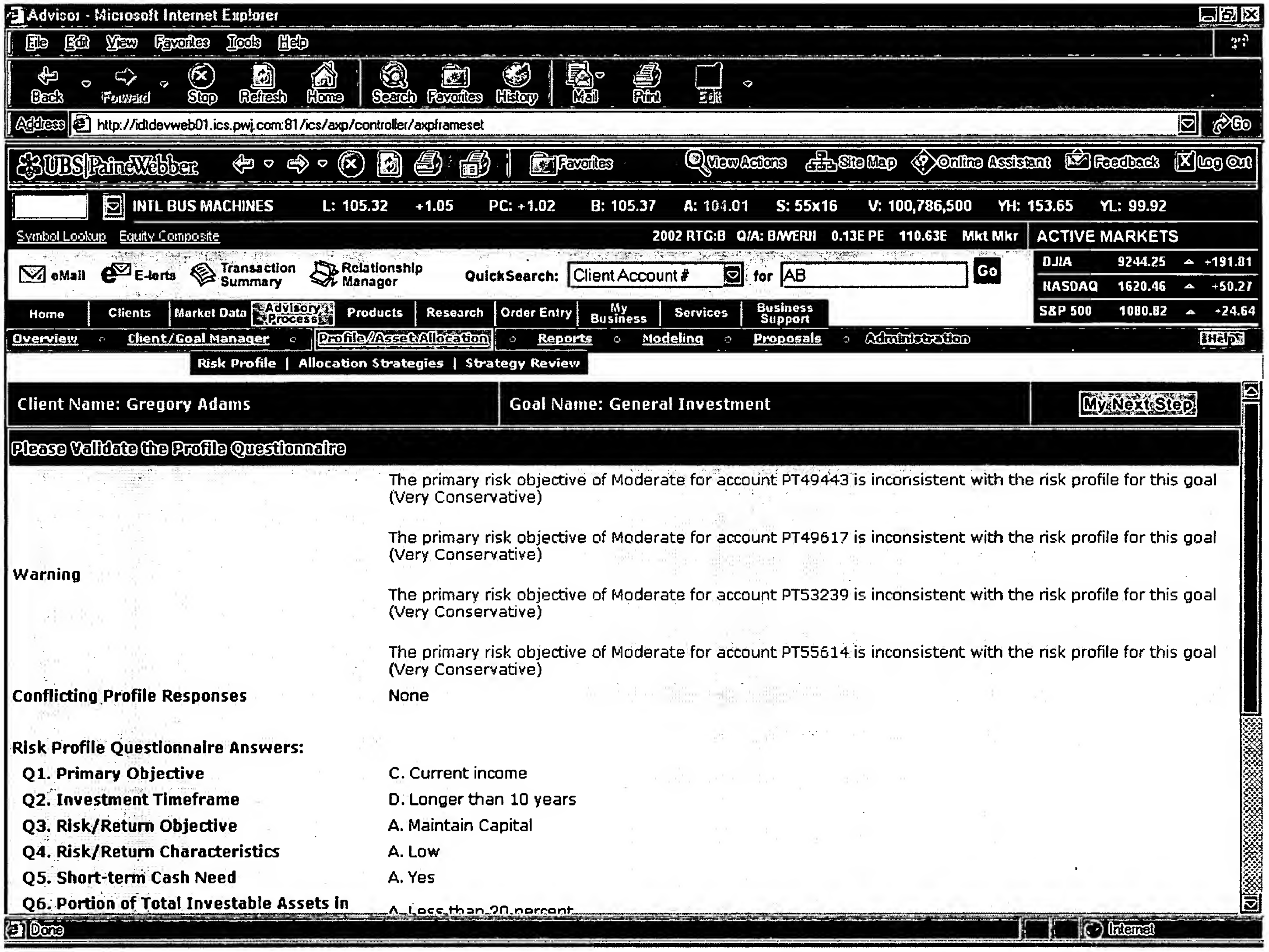


FIGURE 9

30442987v1

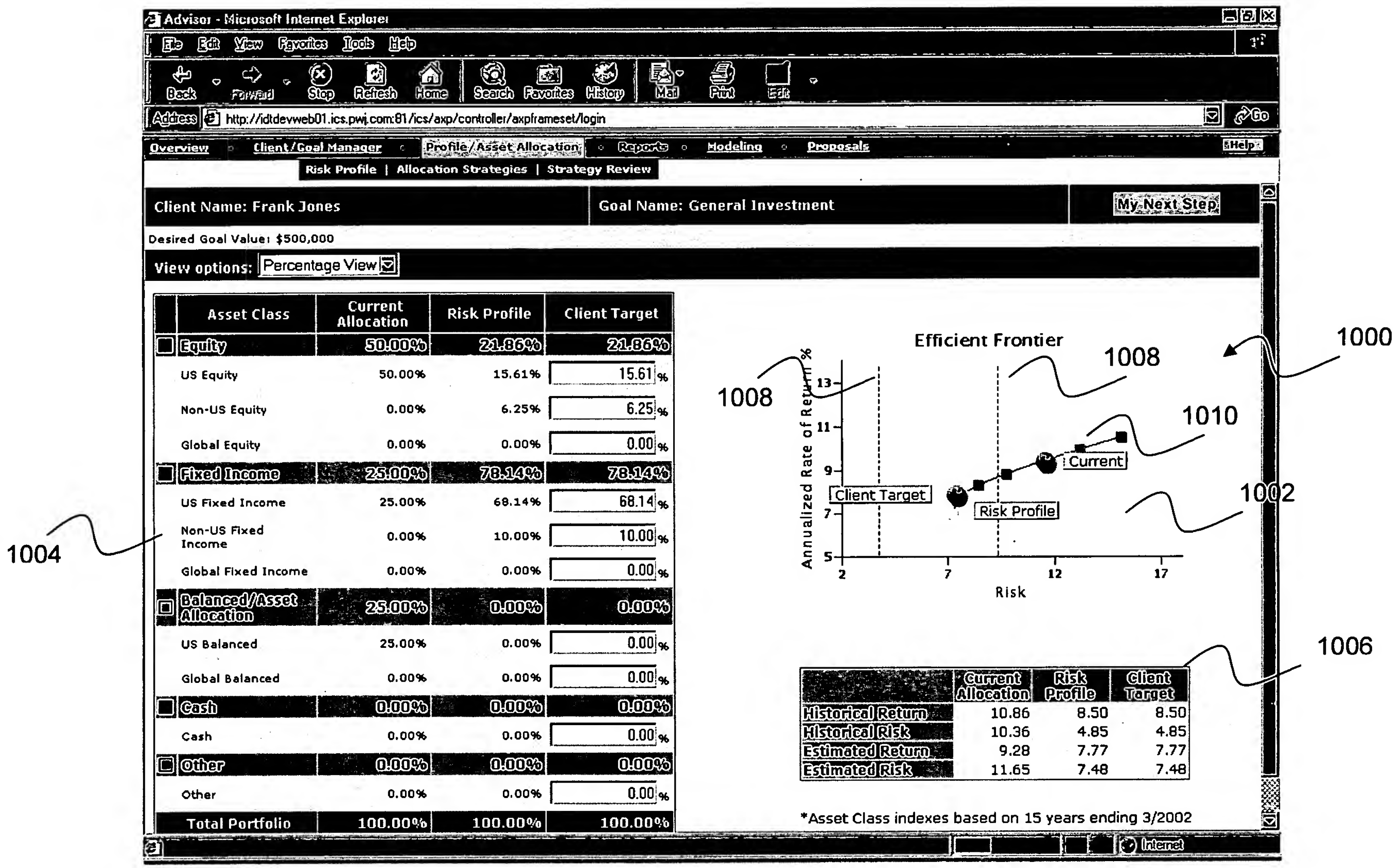
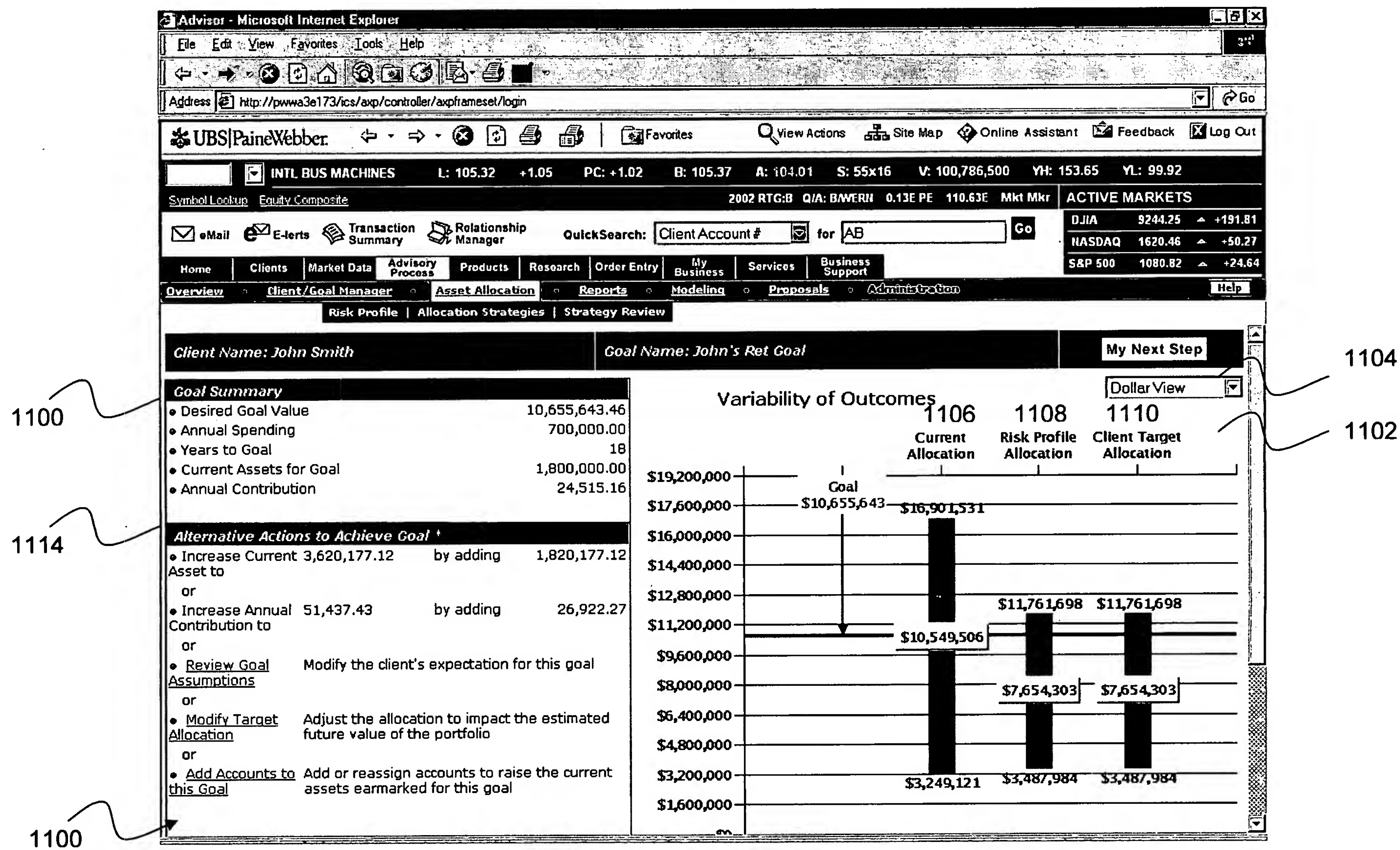


FIGURE 10

30442987v1



Advisor - Microsoft Internet Explorer
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Go
UBS|PaineWebber
Favorites
View Actions
Site Map
Online Assistant
Feedback
Log Out
INTL BUS MACHINES L: 105.32 +1.05 PC: +1.02 B: 105.37 A: 104.01 S: 55x16 V: 100,786,500 YH: 153.65 YL: 99.92
Symbol Lookup Equity Composite
2002 RTG:B Q/A: B/WERN 0.13E PE 110.63E Mkt Mkr
ACTIVE MARKETS
DJIA 9244.25 +191.81
NASDAQ 1620.46 +50.27
S&P 500 1080.82 +24.64
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Transaction Summary
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QuickSearch: Client Account # for AB Go
Home | Clients | Market Data | Advisory Process | Products | Research | Order Entry | My Business | Services | Business Support
Overview | Client/Goal Manager | Asset Allocation | Reports | Modeling | Proposals | Administration
Help
Risk Profile | Allocation Strategies | Strategy Review
Client Name: John Smith
Goal Name: John's Ret Goal
My Next Step
Goal Summary
Desired Goal Value 10,655,643.46
Annual Spending 700,000.00
Years to Goal 18
Current Assets for Goal 1,800,000.00
Annual Contribution 24,515.16
Alternative Actions to Achieve Goal
Increase Current Asset to 3,620,177.12 by adding 1,820,177.12
or
Increase Annual Contribution to 51,437.43 by adding 26,922.27
or
Review Goal Assumptions Modify the client's expectation for this goal
or
Modify Target Allocation Adjust the allocation to impact the estimated future value of the portfolio
or
Add Accounts to this Goal Add or reassign accounts to raise the current assets earmarked for this goal
Variability of Outcomes
Dollar View
1106 Current Allocation
1108 Risk Profile Allocation
1110 Client Target Allocation
Goal $10,655,643
$19,200,000
$17,600,000
$16,000,000
$14,400,000
$12,800,000
$11,200,000
$9,600,000
$8,000,000
$6,400,000
$4,800,000
$3,200,000
$1,600,000
$16,901,531
$10,549,506
$3,249,121
$11,761,698
$7,654,303
$3,487,984
$11,761,698
$7,654,303
$3,487,984
1100
1114
1100
1104
1102

FIGURE 11

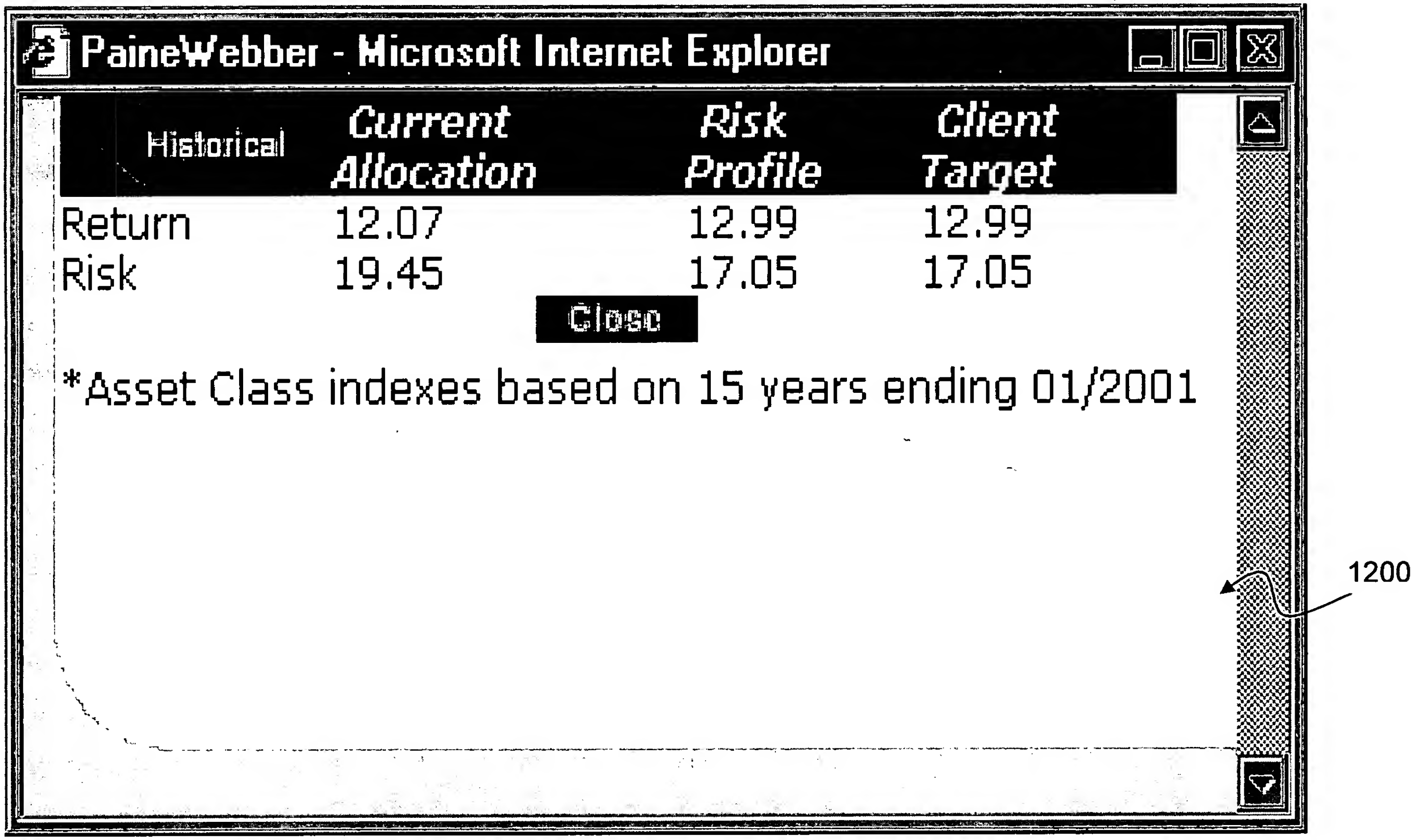
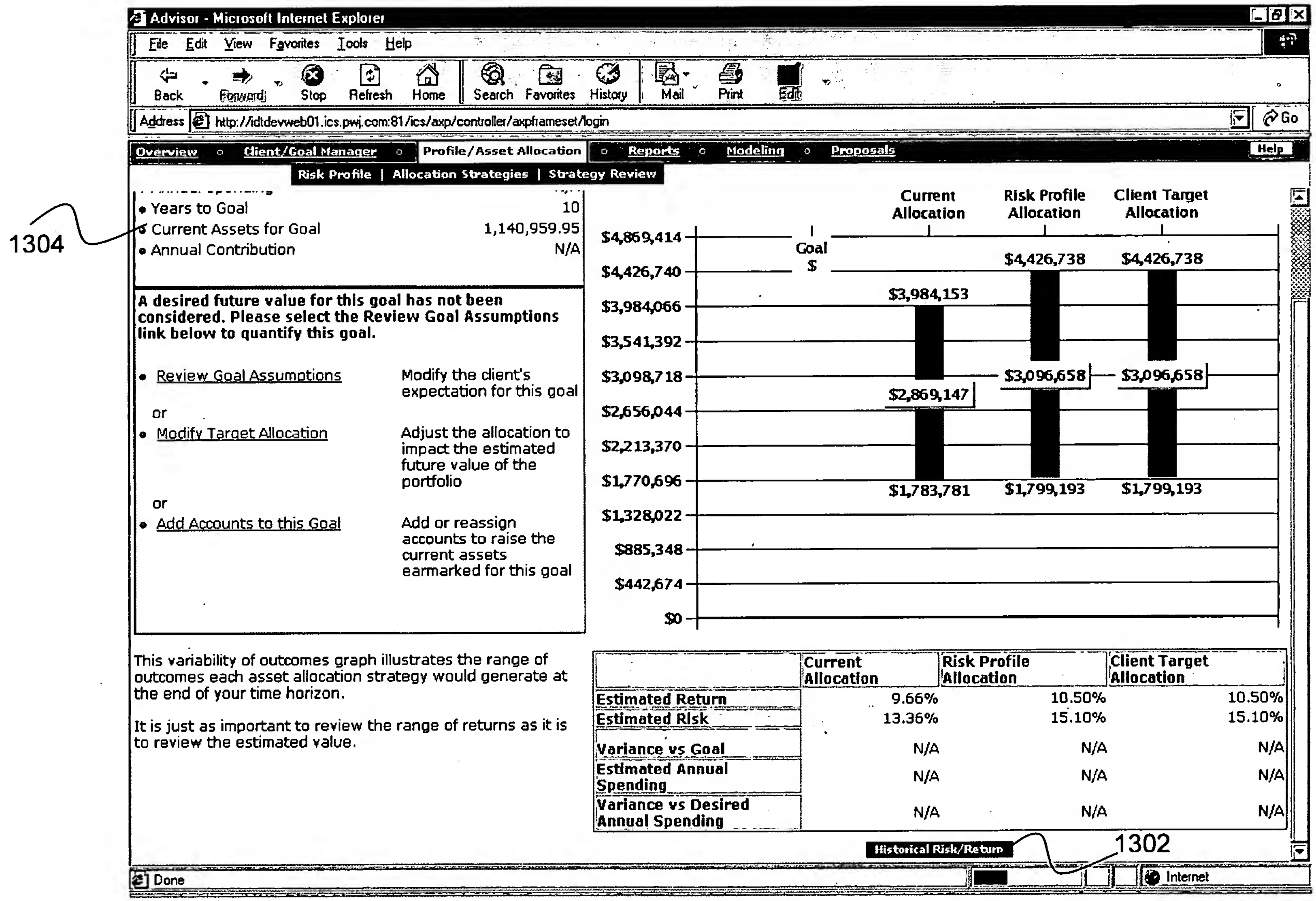

PaineWebber - Microsoft Internet Explorer
Historical
Current Allocation
Risk Profile
Client Target
Return 12.07 12.99 12.99
Risk 19.45 17.05 17.05
Close
*Asset Class indexes based on 15 years ending 01/2001
1200

FIGURE 12


Advisor - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit
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Go
Overview
Client/Goal Manager
Profile/Asset Allocation
Reports
Modeling
Proposals
Help
Risk Profile | Allocation Strategies | Strategy Review
Years to Goal 10
Current Assets for Goal 1,140,959.95
Annual Contribution N/A
A desired future value for this goal has not been considered. Please select the Review Goal Assumptions link below to quantify this goal.
Review Goal Assumptions
Modify the client's expectation for this goal
or
Modify Target Allocation
Adjust the allocation to impact the estimated future value of the portfolio
or
Add Accounts to this Goal
Add or reassign accounts to raise the current assets earmarked for this goal
This variability of outcomes graph illustrates the range of outcomes each asset allocation strategy would generate at the end of your time horizon.
It is just as important to review the range of returns as it is to review the estimated value.
Goal $
Current Allocation
Risk Profile Allocation
Client Target Allocation
$4,869,414
$4,426,740
$3,984,066
$3,541,392
$3,098,718
$2,656,044
$2,213,370
$1,770,696
$1,328,022
$885,348
$442,674
$0
$3,984,153
$2,869,147
$1,783,781
$4,426,738
$3,096,658
$1,799,193
$4,426,738
$3,096,658
$1,799,193
Current Allocation
Risk Profile Allocation
Client Target Allocation
Estimated Return 9.66% 10.50% 10.50%
Estimated Risk 13.36% 15.10% 15.10%
Variance vs Goal N/A N/A N/A
Estimated Annual Spending N/A N/A N/A
Variance vs Desired Annual Spending N/A N/A N/A
Historical Risk/Return
Done
Internet
1304
1302

FIGURE 13

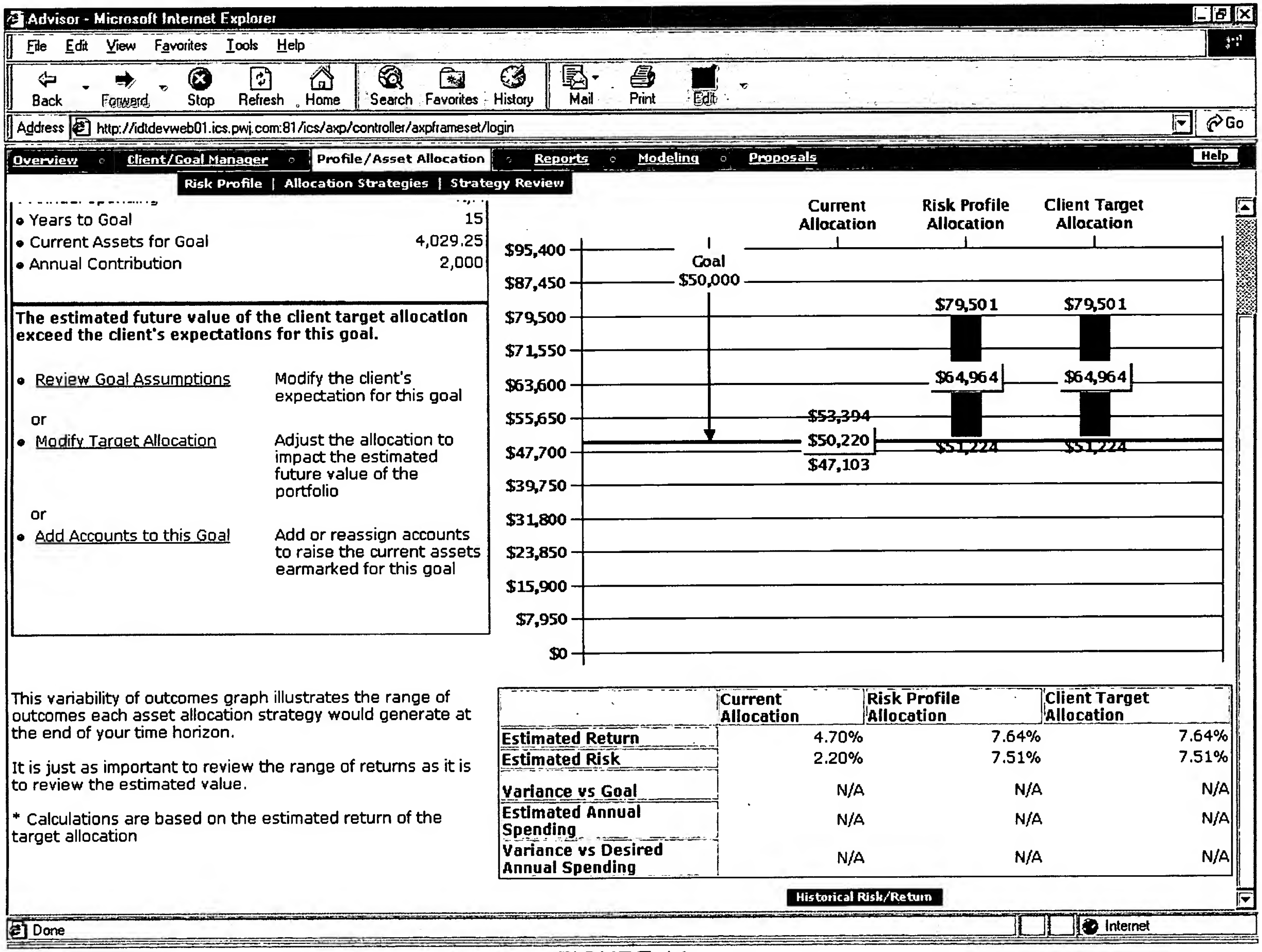

Advisor - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit
Address http://idtdevweb01.ics.pwj.com:81/ics/axp/controller/axpframeset/login
Go
Overview
Client/Goal Manager
Profile/Asset Allocation
Reports
Modeling
Proposals
Help
Risk Profile | Allocation Strategies | Strategy Review
• Years to Goal 15
• Current Assets for Goal 4,029.25
• Annual Contribution 2,000
The estimated future value of the client target allocation exceed the client's expectations for this goal.
• Review Goal Assumptions
Modify the client's expectation for this goal
or
• Modify Target Allocation
Adjust the allocation to impact the estimated future value of the portfolio
or
• Add Accounts to this Goal
Add or reassign accounts to raise the current assets earmarked for this goal
Current Allocation
Risk Profile Allocation
Client Target Allocation
$95,400
$87,450
$79,500
$71,550
$63,600
$55,650
$47,700
$39,750
$31,800
$23,850
$15,900
$7,950
$0
Goal
$50,000
$53,394
$50,220
$47,103
$79,501
$64,964
$51,224
$79,501
$64,964
$51,224
This variability of outcomes graph illustrates the range of outcomes each asset allocation strategy would generate at the end of your time horizon.
It is just as important to review the range of returns as it is to review the estimated value.
* Calculations are based on the estimated return of the target allocation
Current Allocation | Risk Profile Allocation | Client Target Allocation
Estimated Return 4.70% 7.64% 7.64%
Estimated Risk 2.20% 7.51% 7.51%
Variance vs Goal N/A N/A N/A
Estimated Annual Spending N/A N/A N/A
Variance vs Desired Annual Spending N/A N/A N/A
Historical Risk/Return
Done
Internet

FIGURE 14

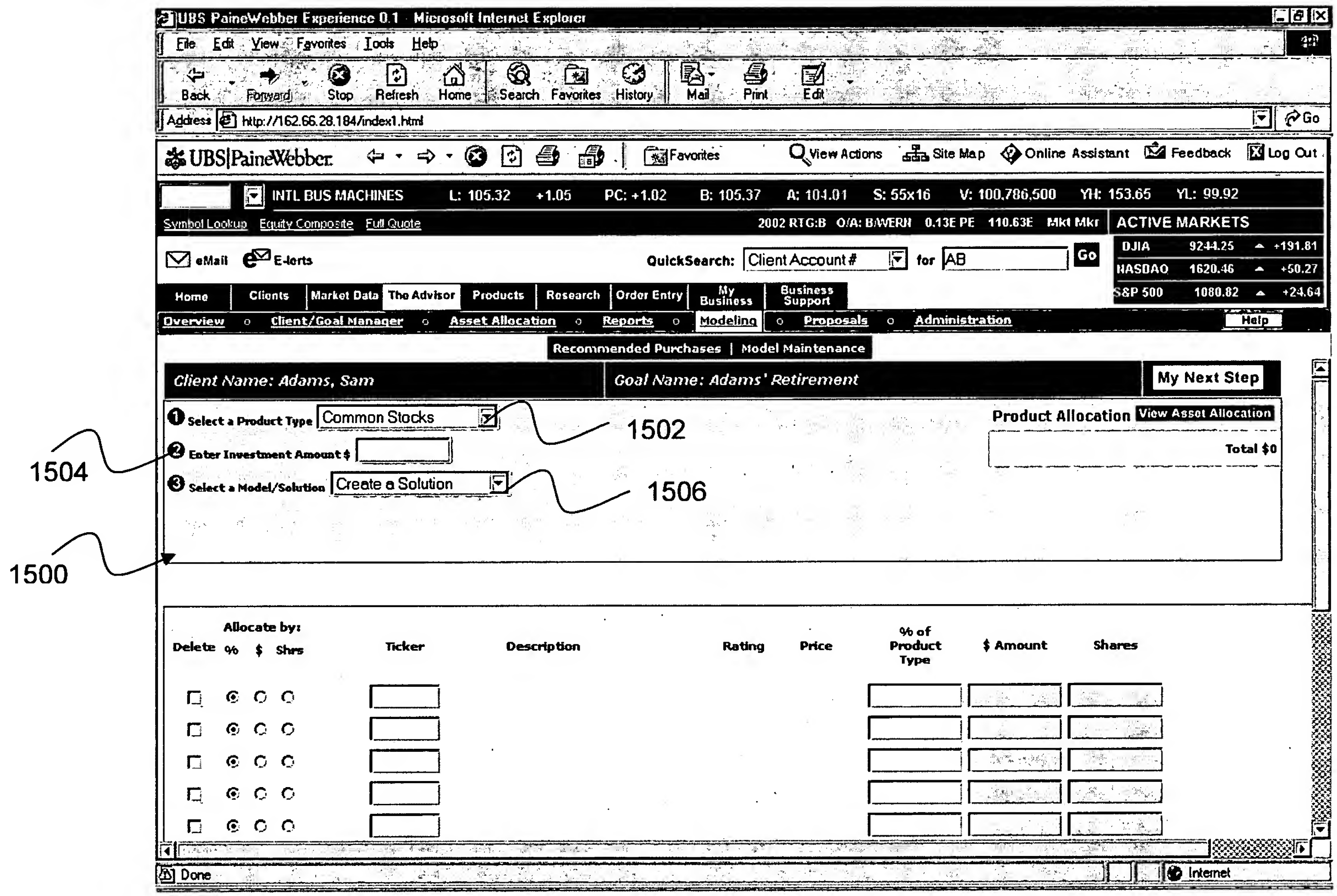


FIGURE 15

30442987v1

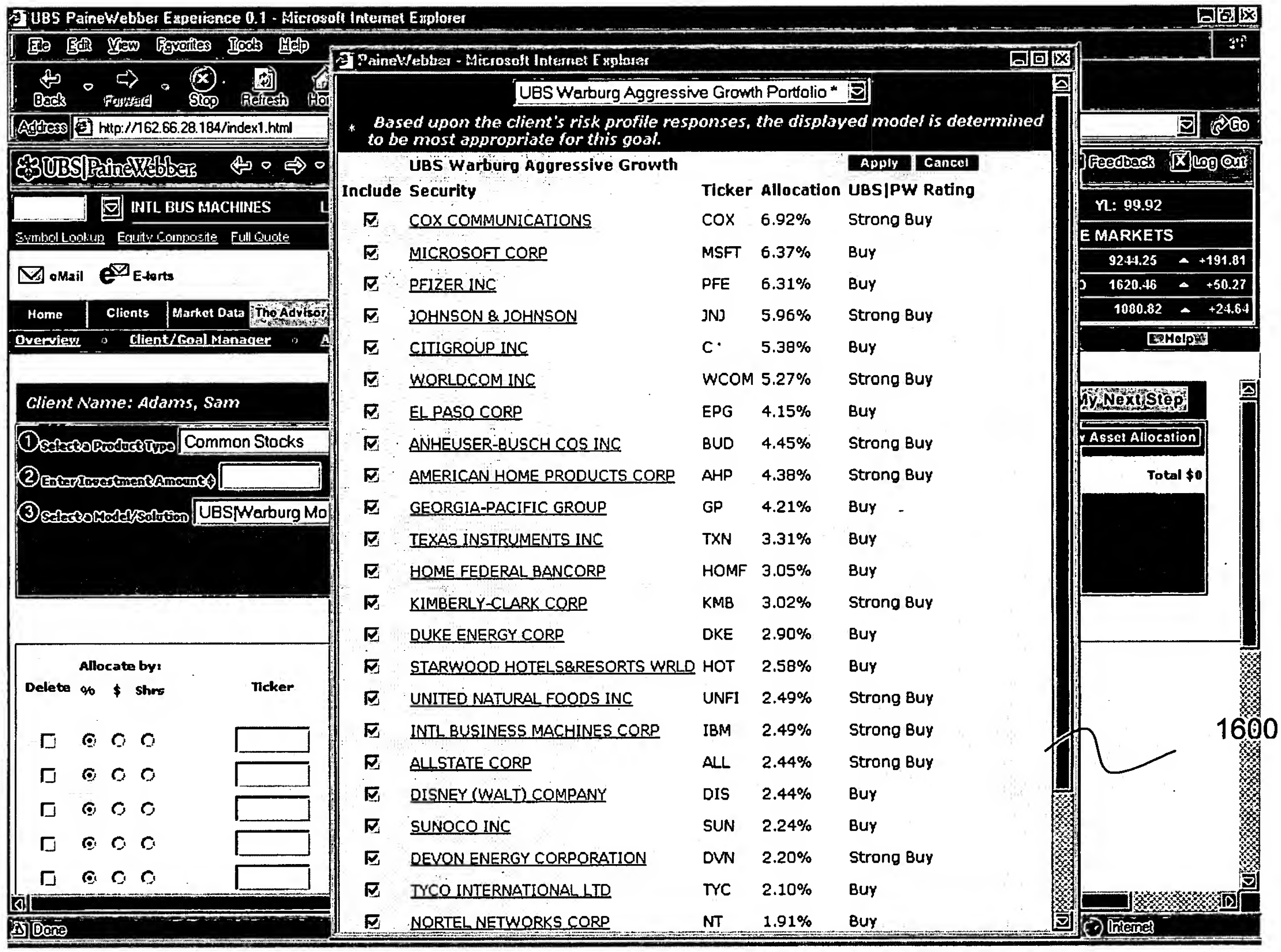


FIGURE 16

30442987v1

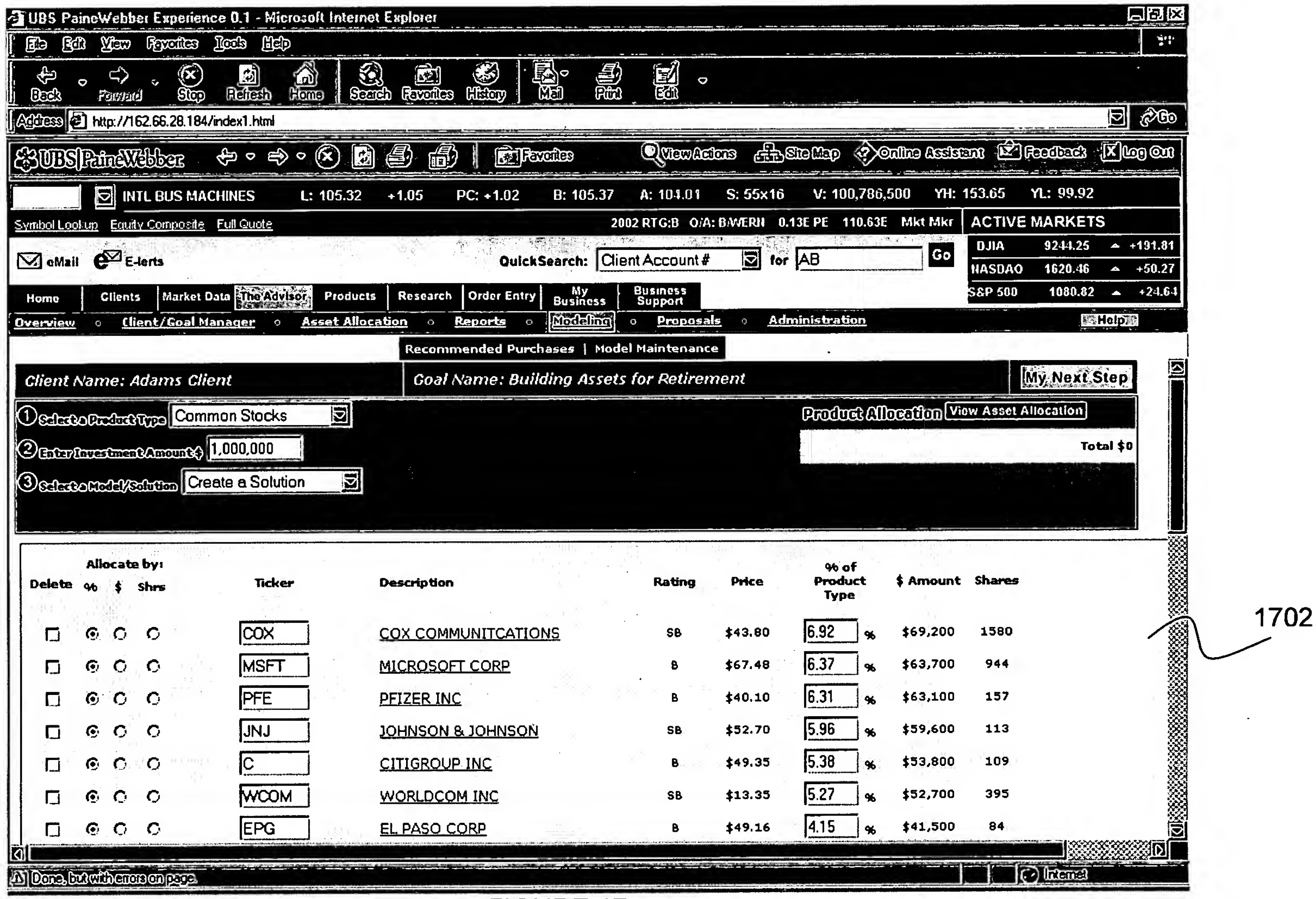


FIGURE 17

30442987v1

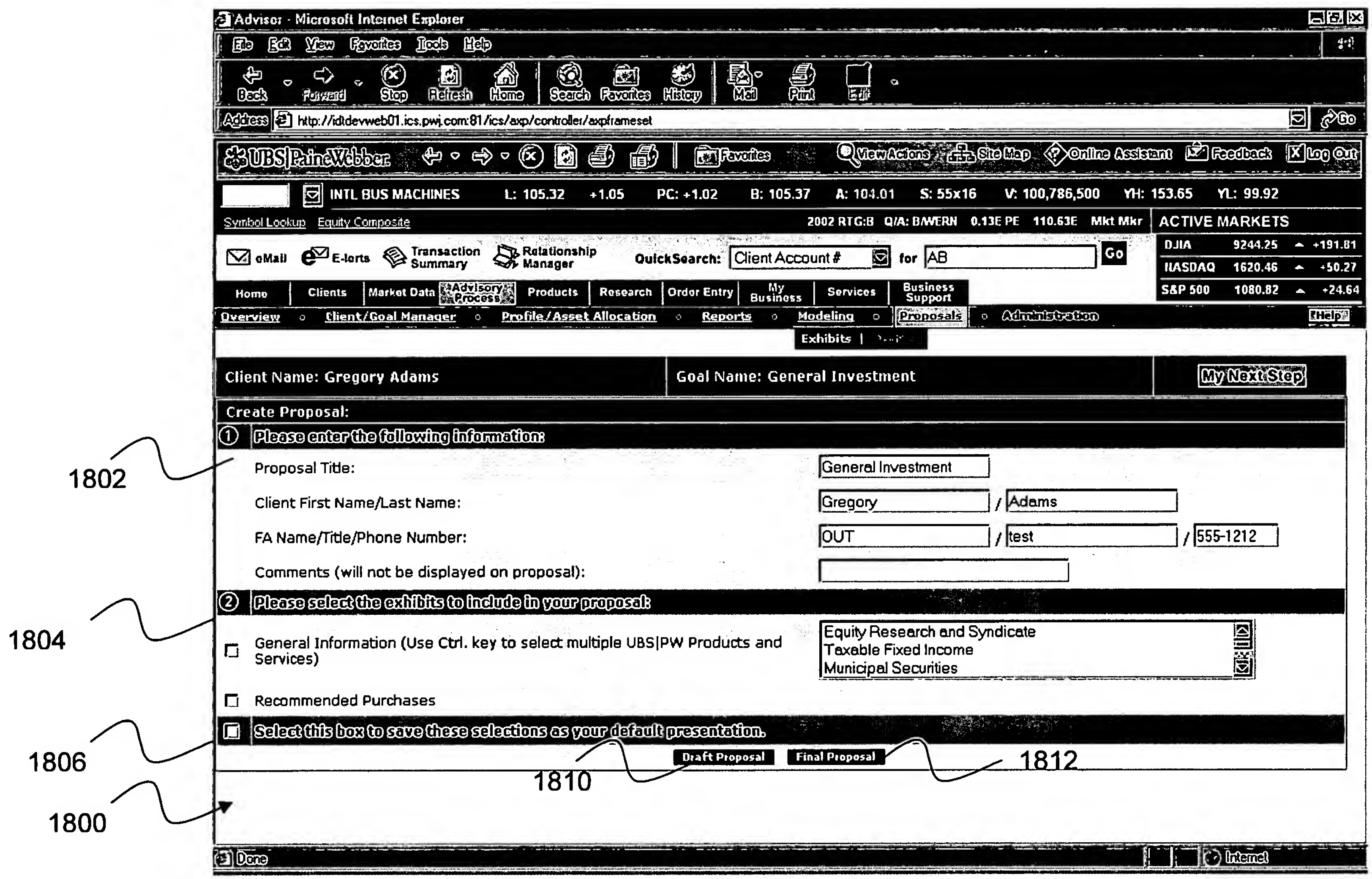


FIGURE 18

30442987v1

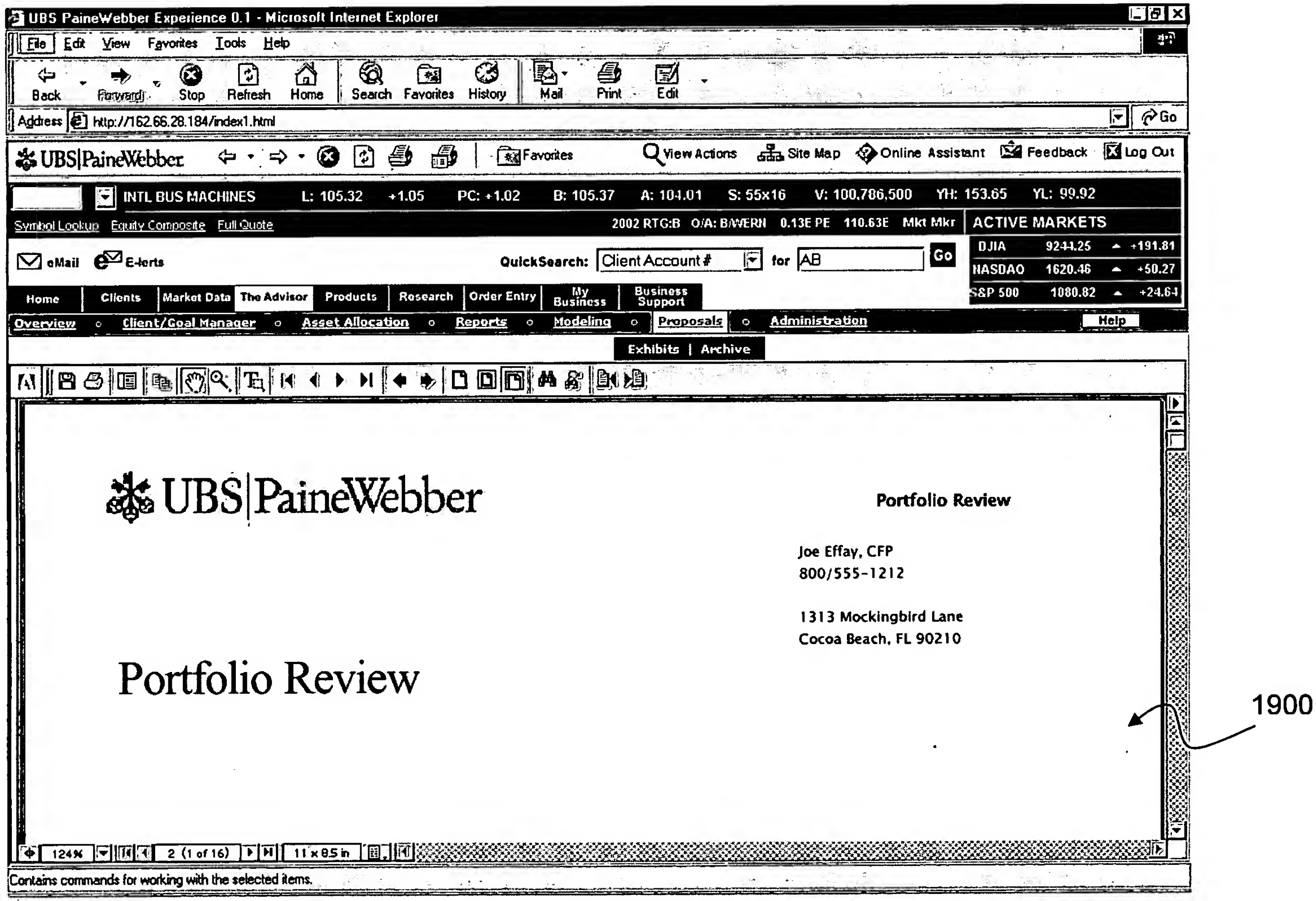


FIGURE 19

30442987v1

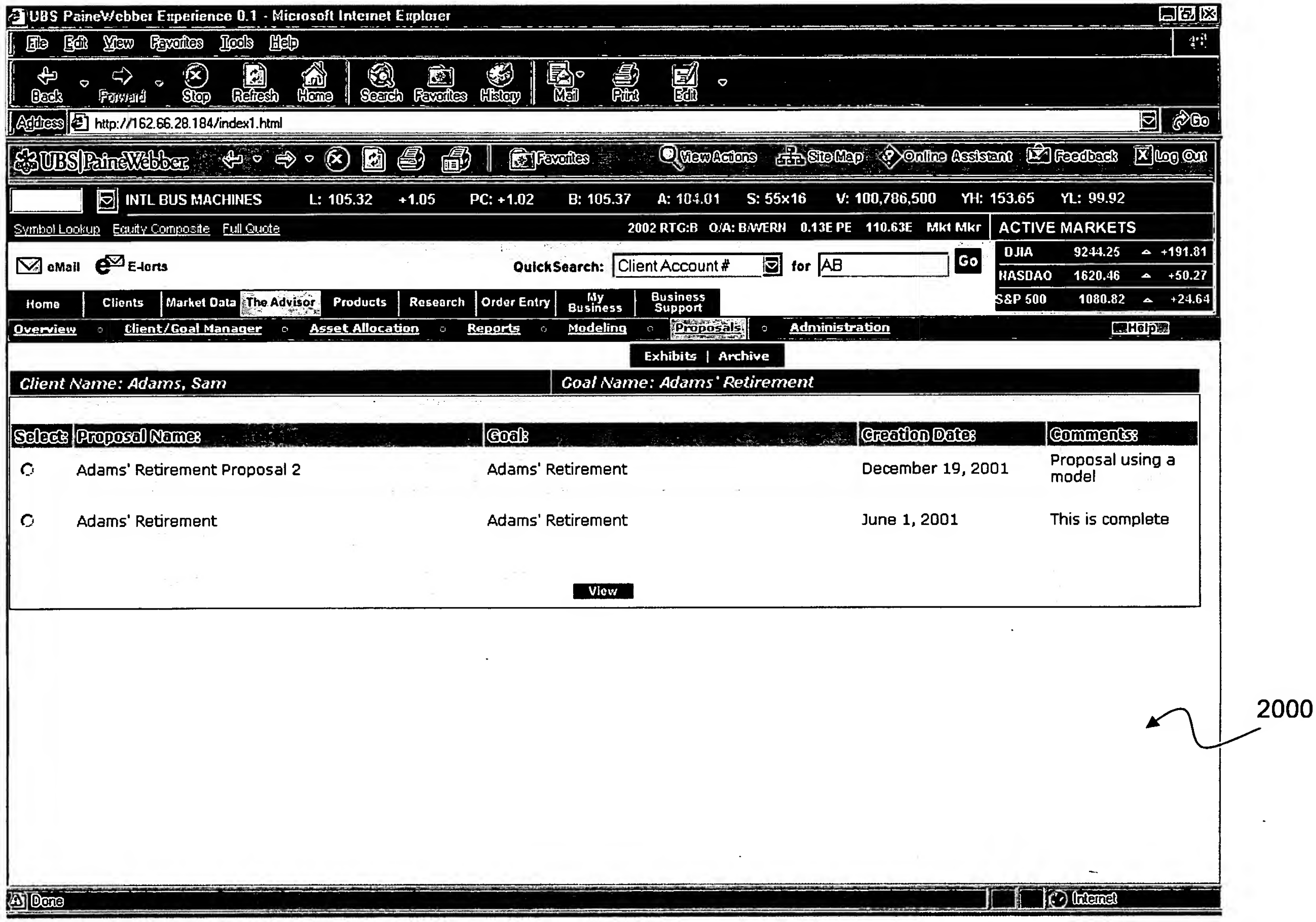
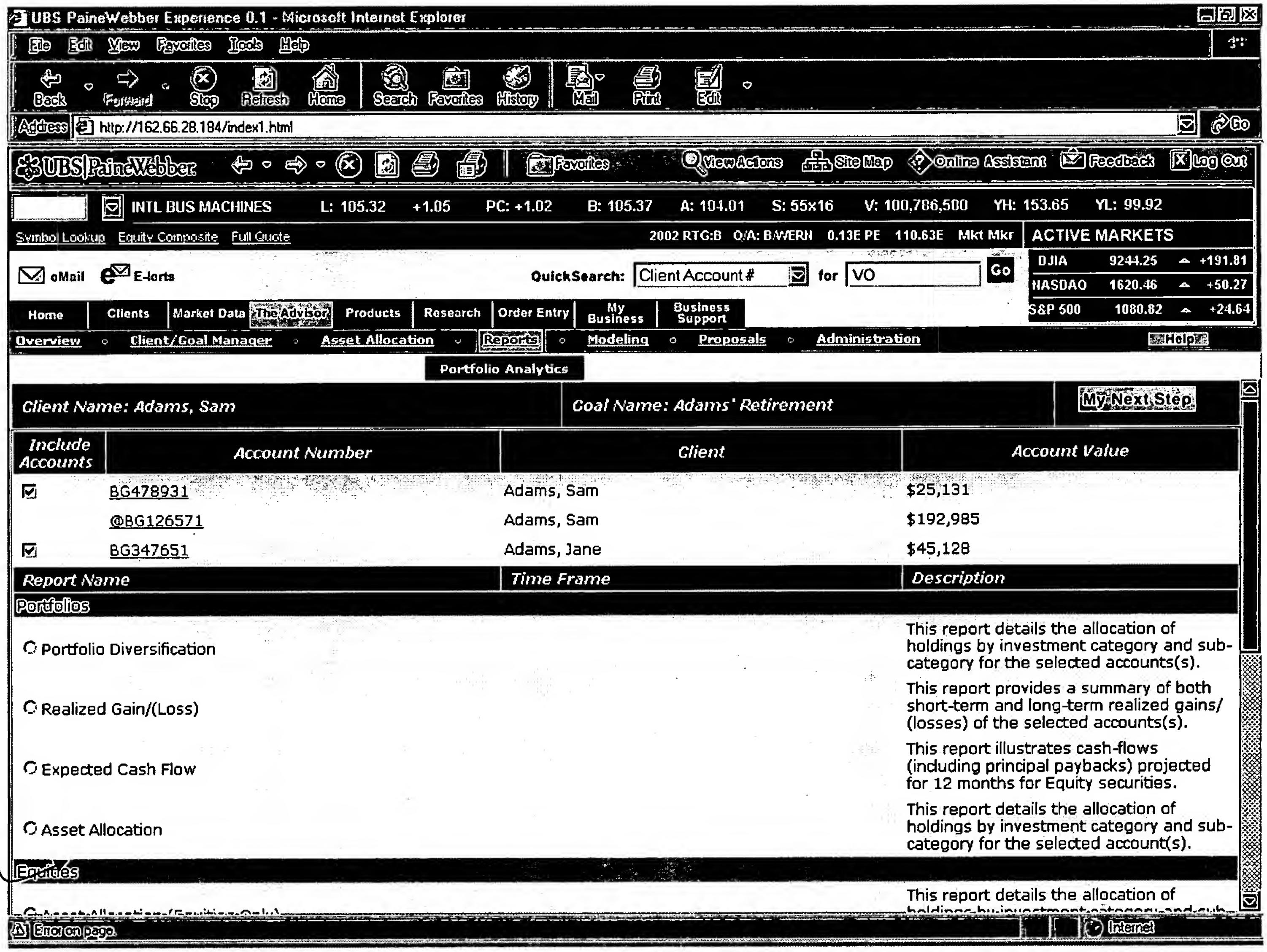


FIGURE 20

30442987v1



2100

FIGURE 21

30442987v1